

Serial No.: 09/897,328

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: HARUHIKO KINOSHITA et al.

Confirmation No.: 2068

Serial No.: 09/897,328

Filed: July 2, 2001

Title: **LOAN EXAMINATION ...**

Examiner: Jennifer L. Liversedge

Group Art Unit: 3628

April 11, 2006

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

SIR:

In response to the non-final Office Action dated January 11, 2006 please amend the subject application as follows: